DISTRIC	STATES FOF NE Compliant Associates patrick, E Avenue New Jerse 533-1100 3-1111	Document S BANKRUPTCY COURT EW JERSEY See with D.N.J. LBR 9004-2(c) s sq. (JF7028) by 07306	L/20 Entered 03/1 Page 1 of 3	1/20 20:12:42 Desc Mai
In Re:			Case No.:	19-19333
Richard T. I	Drude		Judge:	Kaplan
			Chapter:	13
(choose one	e): 	Motion for Relief from the	ne Automatic Stay fil	10.
A he	earing ha	as been scheduled for		, atm.
		OI		
		Motion to Dismiss filed b	by the Standing Chap	ter 13 Trustee.
A he	earing ha	as been scheduled for		, atm.
	Ø	Certification of Default f	iled by _AmeriCred	lit Financial Svc_, creditor,
I am	request	ing a hearing be scheduled	on this matter.	
			OR	
		Certification of Default f	iled by Standing Cha	pter 13 Trustee
I am	request	ing a hearing be scheduled	on this matter.	

Ca	ase 19-1 2.	9333-MBK Doc 58 Filed 03/11/20 Entered 03/11/20 20:12:42 Desc Main I am objecting to the active for the following reasons (choose one):
	Ø	Payments have been made in the amount of \$, but
		have not been accounted for. Documentation in support is attached hereto.
		Payments have not been made for the following reasons and debtor
		proposes repayment as follows (explain your answer):
		Other (explain your answer):
	This	certification is being made in an effort to resolve the issues raised by the
	credi	tor in its motion.
1.	I cert	tify under penalty of perjury that the foregoing is true and correct.
Mar	ch 3, 2	020 Eachard 5 Prende
		Debtor's Signature
<del>- , </del>		Debtor's Signature
This	form mus	at be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at
		days before the return date surgicular to D.N.I. I. D.D. 0012 1/d) if filed in apposition to a

## NOTE:

Date:

Date:

- 1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss.
- 2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a Creditor's Certification of Default (under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions) or a Trustee's Certification of Default.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.

Case 19-19333-MBK Doc 58 Filed 03/11/20 Entered 03/11/20 20:12:42 Desc Main Document Page 3 of 3

Western Union Financial Services, Inc. P.O. Box 8525 Coral Springs FL 33075

RMT **A** 008284

Richard Drude 9 Forest Park Ter Monroe Township NJ 08831-8508

March 5, 2020

his is Your Western Union. Money Transfer receipt and confirms Your authorization for a one-time electronic bill payment to GM inancial on 3/3/2020 9:11:58 AM. The Total amount will be debited from, or charged to, Your Bank Account or Card listed below.

Confirmation Number: 0106541785

Account Number with Receiver: \*\*\*\*\*\*\*3881 Your Bank Account or Card #: \*\*\*\*\*7522

Receiver: GM Financial 4001 Embarcadero Arlington TX 76014 Date Available for Posting: 03/03/2020

Payment Amount: \$1,100.00 Money Transfer Fee: \$10.00 Additional Fees: \$0.00 Transfer Taxes: \$0.00 Total: \$1,110.00

Please contact GM Financial directly at the address listed above, or by calling toll-free to 1-800-284-2271 if you have questions about the posting of this Payment to Your GM Financial account ending with \*\*\*\*\*\*3881.

FEXAS CONSUMERS: Complaints concerning sale of checks or money transmission activities should be directed to: Western Union Financial Services, Inc., P.O. Box 6036, Englewood, Colorado 80112 or call 1-800-325-4045. After first contacting Western Union, if you still have an unresolved complaint regarding the company's sale of checks or money ransmission activities, please direct your complaint to: Texas Department of Banking, 2601. North Lamar Boulevard, Austin, Texas 78705; Telephone Number: 1-877-276-5554, Fax Number: 1-512-475-1313, e-mail address: consumer.complaints@dob.texas.gov; Website Address: www.dob.texas.gov.

THE RETAIL MONEY TRANSFER SERVICE ("Service") IS PROVIDED BY WESTERN UNION FINANCIAL SERVICES, INC. ("WESTERN UNION" OR "US") AND IS SUBJECT TO THESE TERMS AND CONDITIONS AND APPLICABLE LAW. Additional information regarding the Services may be obtained at www.westernunion.com. Each bill payment conducted through the Service is a money transfer performed by Western Union ("Payment") on behalf of you, the sender, of that money transfer ("You" or "Your"). Typically, the receiver of Your Payment ("Receiver") will post Your Payment to Your account within two (2) business days after it has been processed by Us. The amount charged to Your credit card or withdrawn from Your account (listed above as "Total Payment Amount") includes the amount of Your Payment to the Receiver and the Western Union Transfer Fee. Your bank or bank card issuer may also assess fees or charges related to the Payment. Western Union is not involved in the administration or collection of Your account with the Receiver, nor is Western Union involved or assembled with the goods and/or services provided by Receiver. If You have any questions regarding Your Payment, or wish to make corrections to the information listed above, please contact Western Union at the address or telephone number listed below.

Cancellations and Refunds: Except as required by law, You may not cancel a Payment once it has been charged to Your credit card or debited from Your bank account. Except as required by law, no refunds of the payment or the Western Union Transfer Fee are available after Your credit card or bank account has been charged or debited.

The following provision applies only to Payment transactions from California: RIGHT TO REFUND: "You, the customer, are entitled to a refund of the money to be transmitted as the result of this agreement if Western Union does not forward the money received from You within 10 days of the date of its receipt, or does not give instructions committing an equivalent amount of money to the person designated by You within 10 days of the date of the receipt of the funds from You unless otherwise instructed by You. If Your instructions as to when the moneys shall be forwarded or transmitted are not complied with and the money has not yet been forwarded or transmitted You have a right to a refund of Your money. If You want a refund, You must mail or deliver Your written request to Western Union at PO Box 6036, Englewood, CO 80112. If You do not receive Your refund, You may be entitled to Your money back plus a penalty of up to \$1,000 and attorneys fees pursuant to Section 2102 of the California Financial Code."